

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re:	Banks, Pamela	§	Case No. 08 B 18602
		§	
	Debtor	§	
		§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 07/19/2008.

2) The plan was confirmed on 09/22/2008.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on (NA).

4) The trustee filed action to remedy default by the debtor in performance under the plan on (NA).

5) The case was dismissed on 10/05/2009.

6) Number of months from filing or conversion to last payment: 14.

7) Number of months case was pending: 16.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$22,384.18.

10) Amount of unsecured claims discharged without full payment: \$0.

11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$3,757.00
Less amount refunded to debtor	\$0

NET RECEIPTS: \$3,757.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,324.00
Court Costs	\$0
Trustee Expenses & Compensation	\$254.88
Other	\$0

TOTAL EXPENSES OF ADMINISTRATION: \$3,578.88

Attorney fees paid and disclosed by debtor \$500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Cook County Treasurer	Secured	\$2,033.00	\$2,033.00	\$2,033.00	\$178.12	\$0
Litton Loan Servicing	Secured	\$7,700.00	\$6,007.70	\$6,007.70	\$0	\$0
Litton Loan Servicing	Secured	\$176,922.00	\$177,046.49	\$177,046.49	\$0	\$0
America's Financial Choice Inc	Unsecured	\$656.00	\$607.58	\$607.58	\$0	\$0
AmeriCash Loans LLC	Unsecured	NA	\$231.00	\$231.00	\$0	\$0
AT&T Wireless	Unsecured	\$947.00	\$947.37	\$947.37	\$0	\$0
Best Buy Reward One Mastercard	Unsecured	\$473.70	NA	NA	\$0	\$0
Capital One	Unsecured	\$1,042.87	NA	NA	\$0	\$0
Certegy Payment Recovery Services	Unsecured	\$175.00	NA	NA	\$0	\$0
Chase Bank	Unsecured	\$599.74	NA	NA	\$0	\$0
Check N Go	Unsecured	\$800.00	NA	NA	\$0	\$0
Collection Agency	Unsecured	\$20.70	NA	NA	\$0	\$0
Cook County State's Attorney	Unsecured	\$275.00	NA	NA	\$0	\$0
Cook County Treasurer	Unsecured	\$0.64	\$1,915.74	\$1,915.74	\$0	\$0
Credit Protection Association	Unsecured	\$173.00	NA	NA	\$0	\$0
Dell Financial Services, Inc	Unsecured	\$1,889.00	\$1,889.54	\$1,889.54	\$0	\$0
ECast Settlement Corp	Unsecured	\$425.00	\$448.52	\$448.52	\$0	\$0

(Continued)

Scheduled Creditors: *(Continued)*

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ECast Settlement Corp	Unsecured	\$587.00	\$576.00	\$576.00	\$0	\$0
ECast Settlement Corp	Unsecured	\$708.82	\$735.02	\$735.02	\$0	\$0
ECast Settlement Corp	Unsecured	\$495.28	\$495.28	\$495.28	\$0	\$0
ECast Settlement Corp	Unsecured	\$473.00	\$473.70	\$473.70	\$0	\$0
First National Bank Of Marin	Unsecured	\$655.00	NA	NA	\$0	\$0
First Premier	Unsecured	\$629.66	NA	NA	\$0	\$0
Household Bank FSB	Unsecured	\$923.30	NA	NA	\$0	\$0
HSBC	Unsecured	\$495.00	NA	NA	\$0	\$0
HSBC Auto Finance	Unsecured	\$7,147.00	NA	NA	\$0	\$0
HSBC Auto Finance	Unsecured	\$0	\$13,838.61	\$13,838.61	\$0	\$0
Illinois Collection Service	Unsecured	\$221.00	NA	NA	\$0	\$0
Lowe's	Unsecured	\$735.00	NA	NA	\$0	\$0
Merchants Credit Guide	Unsecured	\$483.29	NA	NA	\$0	\$0
Midnight Velvet	Unsecured	\$324.00	\$324.25	\$324.25	\$0	\$0
NCO Financial Services Inc	Unsecured	\$938.26	NA	NA	\$0	\$0
Nicor Gas	Unsecured	\$1,291.21	NA	NA	\$0	\$0
Premier Bankcard	Unsecured	\$535.00	\$535.76	\$535.76	\$0	\$0
Premier Bankcard	Unsecured	\$639.00	\$639.60	\$639.60	\$0	\$0
Resurgent Capital Services	Unsecured	\$479.04	\$407.54	\$407.54	\$0	\$0
Robert Wolfberg	Unsecured	\$1,341.84	NA	NA	\$0	\$0
Scheck & Siress Inc	Unsecured	\$100.00	\$100.00	\$100.00	\$0	\$0
Seventh Avenue	Unsecured	\$159.00	\$159.04	\$159.04	\$0	\$0
Simm Associates Inc	Unsecured	\$1,625.37	NA	NA	\$0	\$0
Tribute	Unsecured	\$1,352.00	NA	NA	\$0	\$0
United Road Towing Inc	Unsecured	\$0	NA	NA	\$0	\$0
University Of Illinois Medical	Unsecured	\$25.00	NA	NA	\$0	\$0
University Of Illinois Medical	Unsecured	\$529.42	NA	NA	\$0	\$0
Valentine & Kebartas Inc	Unsecured	\$1,889.54	NA	NA	\$0	\$0

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$177,046.49	\$0	\$0
Mortgage Arrearage	\$6,007.70	\$0	\$0
Debt Secured by Vehicle	\$0	\$0	\$0
All Other Secured	\$2,033.00	\$178.12	\$0
TOTAL SECURED:	\$185,087.19	\$178.12	\$0
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$0	\$0	\$0
TOTAL PRIORITY:	\$0	\$0	\$0
GENERAL UNSECURED PAYMENTS:	\$24,324.55	\$0	\$0

Disbursements:

Expenses of Administration	\$3,578.88	
Disbursements to Creditors	\$178.12	
TOTAL DISBURSEMENTS:		\$3,757.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: November 17, 2009

By: /s/ MARILYN O. MARSHALL

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.